

MISSISSIPPI BANKS - PERFORMANCE COMPARISON - SEPTEMBER 30, 2017

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)
State Summary (Does not include Regionals)															
North - Total/Average			3,801,481	32,018	1.12	9.74	3.83	11.58	19.81	27.66	1,433	3,420	4,435	1.26	0.90
West Central - Total/Average			9,659,437	79,531	0.92	9.14	3.94	10.20	15.97	22.62	12,120	5,901	16,920	1.16	0.88
East Central - Total/Average			5,857,312	45,863	1.01	9.04	3.83	11.17	20.22	27.74	3,877	996	4,171	1.07	0.92
Southwest - Total/Average			1,521,956	12,433	1.16	9.84	4.15	11.53	17.53	21.18	1,189	290	910	1.06	0.68
Southeast - Total/Average			7,688,832	49,039	0.89	7.70	3.99	11.45	19.40	23.12	4,545	3,104	7,299	1.00	1.05
State Total			28,529,018	218,884	1.02	9.09	3.95	11.18	18.58	24.46	23,164	13,711	33,735	1.11	0.93
Regionals															
BancorpSouth Bank	No	Tupelo	14,759,999	118,552	1.07	10.26	3.44	9.03	11.83	7.00	2,500	9,109	15,849	1.08	0.42
Renasant Bank	No	Tupelo	10,302,258	81,077	1.17	7.82	4.14	10.28	13.15	11.42	5,400	1,622	5,228	0.60	0.32
Trustmark National Bank	No	Jackson	13,882,610	91,623	0.89	7.66	3.31	9.48	13.02	16.67	3,533	9,005	9,101	0.99	0.85
Whitney Bank	No	Gulfport	26,732,520	166,146	0.85	7.89	3.32	8.53	11.35	10.22	41,456	14,179	61,931	1.19	1.09
North															
Memphis, TN-MS-AR (Metro)															
Citizens Bank	No	Byhalia	73,373	507	0.92	7.75	3.88	11.99	21.76	45.33	57	29	45	0.82	0.86
First State Bank	No	Holly Springs	114,222	584	0.66	6.58	3.64	10.42	18.42	18.61	-	29	39	0.99	1.87
Bank of Holly Springs	Yes	Holly Springs	213,218	2,639	1.63	11.12	4.80	14.85	23.53	14.80	49	196	308	0.95	2.18
Merchants & Farmers Bank	Yes	Holly Springs	99,074	1,091	1.48	13.86	3.33	11.26	20.93	34.67	110	19	54	1.37	1.97
Sycamore Bank	No	Senatobia	229,491	1,353	0.78	8.73	3.74	8.94	15.62	22.90	157	29	98	0.73	0.47
Total/Average			729,378	6,174	1.09	9.61	3.88	11.49	20.05	27.26	373	302	544	0.92	1.43
Other															
Commerce Bank	Yes	Corinth	110,319	1,611	1.95	16.87	3.90	11.62	20.94	37.11	135	18	117	2.39	0.07
FNB Oxford Bank	No	Oxford	308,723	2,811	1.26	10.72	3.46	11.63	18.68	29.18	-	29	42	1.16	0.17
Oxford University Bank	No	Oxford	142,650	808	0.79	8.46	3.78	9.01	12.75	14.96	-	7	24	0.84	0.09
First Choice Bank	No	Pontotoc	289,135	2,055	0.98	7.44	3.95	13.55	21.49	15.41	300	115	203	0.93	0.40
Farmers and Merchants Bank	No	Baldwyn	316,135	3,155	1.35	9.81	4.61	13.97	22.05	31.24	-	162	274	1.99	0.61
Peoples Bank	No	Ripley	391,559	3,114	1.06	10.17	2.95	10.65	22.98	50.59	276	321	373	0.96	0.02
First Security Bank	No	Batesville	542,717	4,388	1.06	9.24	4.10	11.28	17.84	15.81	478	400	682	0.96	1.05
Mechanics Bank	No	Water Valley	224,980	1,723	1.03	9.65	3.83	10.94	17.25	23.13	(435)	1,939	1,868	1.28	1.67
First American National Bank	Yes	Iuka	255,134	1,031	0.54	4.82	3.79	11.39	20.52	37.49	82	50	194	1.30	0.93
BNA Bank	No	New Albany	490,751	5,148	1.42	11.51	3.43	12.64	21.15	25.56	224	77	114	1.96	1.62
Total/Average			3,072,103	25,844	1.14	9.87	3.78	11.67	19.57	28.05	1,060	3,118	3,891	1.34	0.77
North - Total/Average															
			3,801,481	32,018	1.12	9.74	3.83	11.58	19.81	27.66	1,433	3,420	4,435	1.26	0.90

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West Central															
Jackson, MS (Metro)															
Copiah Bank	No	Hazlehurst	232,586	1,295	0.77	8.53	4.48	9.05	11.99	13.01	238	350	83	1.10	1.20
PriorityOne Bank	Yes	Magee	619,801	8,271	1.82	16.50	4.14	10.99	15.26	18.98	460	133	1,101	1.34	0.52
Peoples Bank	Yes	Mendenhall	290,316	4,397	2.06	21.93	5.50	9.72	14.19	5.92	900	436	1,270	1.28	3.48
Merchants and Planters Bank	No	Raymond	95,077	206	0.31	3.38	3.30	8.43	13.98	26.96	10	34	38	1.08	0.03
OmniBank	No	Bay Springs	47,548	(353)	(1.00)	(9.73)	4.11	9.12	15.65	30.79	205	145	241	1.37	2.96
First Commercial Bank	No	Jackson	384,759	2,645	0.96	7.36	3.80	12.78	14.34	5.91	430	16	154	1.20	0.36
Total/Average			1,670,087	16,461	0.82	8.00	4.22	10.02	14.24	16.93	2,243	1,114	2,887	1.25	1.14
Other															
First National Bank of Clarksdale	No	Clarksdale	391,996	3,279	1.17	10.05	3.60	11.83	15.64	21.66	15	47	96	1.44	0.02
Cleveland State Bank	No	Cleveland	228,560	1,455	0.85	9.01	3.89	10.73	18.12	34.79	90	78	217	1.30	0.01
Bank of Benoit	No	Benoit	16,414	50	0.40	3.43	4.06	12.43	28.60	80.47	6	1	7	0.97	0.07
Bank of Commerce	No	Greenwood	394,906	3,808	1.40	14.54	3.81	9.73	14.54	15.82	594	90	667	1.69	0.06
State Bank & Trust Company	No	Ridgeland	1,103,799	5,824	0.72	6.68	3.88	8.72	11.29	2.77	960	161	583	1.12	0.77
Peoples Bank & Trust Company	No	North Carrollton	69,109	548	1.03	7.33	2.33	14.75	38.78	56.00	-	-	-	1.43	0.00
Planters Bank & Trust Company	No	Indianola	1,040,936	8,080	1.01	10.44	3.47	9.47	15.33	20.42	1,713	363	2,450	0.73	1.43
Bank of Yazoo City	No	Yazoo City	253,832	1,731	0.90	9.09	3.14	10.82	19.86	35.14	-	13	66	1.71	0.07
Tallahatchie County Bank	No	Charleston	57,925	311	0.70	6.82	3.16	10.72	20.56	35.18	40	34	121	1.33	0.84
Bank of Anguilla	No	Anguilla	146,303	718	0.69	7.18	4.49	10.36	14.48	10.44	270	94	209	1.53	1.06
Guaranty Bank and Trust Company	Yes	Belzoni	814,441	9,303	1.60	17.51	3.88	9.36	12.31	15.87	374	558	417	1.26	0.66
BankPlus	No	Belzoni	2,718,084	21,011	1.04	11.09	3.81	9.46	12.21	10.05	5,060	3,228	8,254	0.96	1.09
RiverHills Bank	Yes	Port Gibson	334,814	3,106	1.29	14.16	2.91	9.60	17.27	28.30	240	13	345	2.13	0.78
Citizens Bank & Trust Company	Yes	Marks	137,452	953	0.91	9.72	4.17	8.22	10.39	9.58	229	81	210	1.09	0.96
Bank of Kilmichael	Yes	Kilmichael	165,481	1,958	1.60	17.35	4.21	9.02	13.80	29.05	251	20	277	1.32	0.30
Bank of Winona	Yes	Winona	115,298	935	1.08	10.10	3.72	10.97	19.98	47.35	35	6	114	0.86	0.50
Total/Average			7,989,350	63,070	1.02	10.28	3.66	10.39	17.70	28.31	9,877	4,787	14,033	1.14	0.83
West Central - Total/Average															
			9,659,437	79,531	0.92	9.14	3.94	10.20	15.97	22.62	12,120	5,901	16,920	1.16	0.88

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East Central															
Citizens National Bank of Meridian	Yes	Meridian	1,350,659	17,845	1.76	16.34	3.43	10.10	12.79	16.93	1,391	163	387	1.29	0.81
Great Southern Bank	No	Meridian	297,066	1,510	0.68	7.58	4.22	9.33	24.40	61.52	220	188	480	1.35	0.20
Commercial Bank	No	De Kalb	147,522	839	0.77	7.81	4.17	10.22	16.77	25.58	160	124	162	1.33	0.52
Amory Federal Savings and Loan Association	No	Amory	85,336	226	0.35	2.78	2.89	12.64	27.36	25.84	111	-	159	0.73	0.97
First Federal Savings and Loan Association	No	Aberdeen	35,399	127	0.50	2.46	2.79	19.75	41.03	40.89	12	-	12	0.50	0.00
Citizens Bank of Philadelphia, Mississippi	No	Philadelphia	1,025,652	5,044	0.67	7.69	2.89	9.07	18.51	21.54	(255)	71	315	0.87	1.17
Bank of Walnut Grove	Yes	Walnut Grove	57,384	243	0.56	4.10	3.67	8.09	19.28	55.95	-	7	98	2.38	0.11
Community Bank of Mississippi	No	Forest	846,401	5,792	0.93	11.64	4.63	8.27	14.44	22.58	450	37	542	0.96	0.61
Bank of Forest	Yes	Forest	159,174	1,036	0.86	6.39	3.77	12.68	20.21	35.20	45	8	28	1.08	0.52
Community Bank, North Mississippi	No	Amory	538,331	2,782	0.70	7.12	3.49	9.43	16.43	16.52	285	56	55	1.08	1.00
Holmes County Bank & Trust Company	Yes	Lexington	117,053	426	0.50	4.04	3.31	12.76	23.55	31.95	-	24	392	1.09	2.69
Bank of Morton	Yes	Morton	66,286	1,531	3.07	22.02	5.80	14.59	21.60	11.32	14	70	66	0.23	0.71
BankFirst Financial Services	No	Macon	949,838	5,955	0.84	9.17	3.56	8.85	11.85	9.32	964	190	1,059	0.95	1.20
Bank of Okolona	Yes	Okolona	181,211	2,507	1.89	17.47	4.93	10.65	14.82	13.27	480	58	416	1.30	1.42
East Central - Total/Average			5,857,312	45,863	1.01	9.04	3.83	11.17	20.22	27.74	3,877	996	4,171	1.07	0.92
Southwest															
Bank of Brookhaven	No	Brookhaven	157,813	1,177	0.99	8.63	3.47	11.74	20.75	35.75	74	4	57	1.01	0.36
First Bank	Yes	McComb	499,925	4,246	1.16	12.48	3.45	9.32	13.54	6.88	500	102	128	1.00	0.31
Pike National Bank	No	McComb	251,286	1,449	0.81	6.20	4.15	12.81	21.92	25.61	273	17	366	1.35	1.56
United Mississippi Bank	Yes	Natchez	349,688	2,850	1.09	10.58	4.29	10.08	12.99	20.81	315	134	282	0.63	0.86
Bank of Franklin	No	Meadville	137,516	704	0.68	6.75	4.25	9.78	15.15	26.02	27	30	61	1.06	0.74
Jefferson Bank	No	Greenville	125,728	2,007	2.21	14.40	5.28	15.42	20.84	12.01	-	3	16	2.16	0.17
Southwest - Total/Average			1,521,956	12,433	1.16	9.84	4.15	11.53	17.53	21.18	1,189	290	910	1.06	0.68

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Southeast															
Gulfport - Biloxi, MS (Metro)															
Bank of Wiggins	No	Wiggins	183,399	1,213	0.89	5.66	3.78	16.11	29.59	38.62	88	43	146	1.44	0.85
Peoples Bank, Biloxi, Mississippi	No	Biloxi	653,801	1,526	0.30	2.34	2.82	13.13	24.68	27.74	85	799	198	2.25	3.44
Community Bank, Coast	No	Biloxi	845,164	4,679	0.74	7.81	3.83	8.23	12.61	14.71	1,287	478	1,834	0.96	0.93
Charter Bank	No	Biloxi	157,222	138	0.13	1.24	4.17	9.85	15.49	32.91	128	36	114	1.15	1.83
Total/Average			1,839,586	7,556	0.52	4.26	3.65	11.83	20.59	28.50	1,588	1,356	2,292	1.34	1.89
Hattiesburg, MS (Metro)															
Grand Bank for Savings, FSB	Yes	Hattiesburg	74,732	1,039	1.84	12.92	6.79	15.42	29.44	11.23	-	36	42	0.81	4.38
Richton Bank & Trust Company	Yes	Richton	59,194	350	0.77	5.09	3.54	13.82	25.07	48.83	-	8	7	1.89	0.18
First, A National Banking Association	No	Hattiesburg	1,786,378	9,710	0.74	6.96	3.70	9.52	12.74	12.33	384	604	323	0.68	0.71
Total/Average			1,920,304	11,099	1.12	8.32	4.68	12.92	22.42	24.13	384	648	372	0.71	0.84
Pascagoula, MS (Metro)															
First Federal Savings and Loan Association of Pascagoula-Mos	No	Pascagoula	301,726	1,011	0.45	5.13	3.05	8.95	19.02	14.14	158	21	132	0.40	0.75
Century Bank	No	Lucedale	299,334	1,861	0.87	8.03	4.72	11.02	15.71	26.04	213	178	277	1.55	0.37
Merchants & Marine Bank	No	Pascagoula	559,755	3,058	0.69	6.00	3.06	11.96	21.07	21.55	524	363	1,719	0.86	0.95
Total/Average			1,160,815	5,930	0.67	6.39	3.61	10.64	18.60	20.58	895	562	2,128	0.89	0.75
Other															
Magnolia State Bank	Yes	Bay Springs	333,427	1,360	0.58	5.83	4.02	9.81	13.03	12.30	200	42	323	0.71	0.78
Community Bank	No	Ellisville	719,647	5,919	1.11	13.06	3.81	8.45	14.29	15.24	482	85	524	0.98	0.72
First National Bank of Picayune	Yes	Picayune	209,774	3,789	2.39	18.43	4.46	12.77	22.04	31.00	183	47	138	1.45	3.27
Citizens Bank	Yes	Columbia	418,252	5,002	1.61	17.43	4.52	10.19	14.77	9.72	410	181	679	1.37	1.17
First State Bank	No	Waynesboro	825,972	6,457	1.03	8.51	3.61	11.49	17.21	13.58	348	33	518	0.92	0.07
Covington County Bank	No	Collins	73,822	554	1.00	10.50	3.72	9.37	13.18	38.02	(75)	105	54	0.41	0.69
First Southern Bank	Yes	Columbia	187,233	1,373	0.95	9.15	4.16	10.64	17.33	15.13	130	45	271	1.13	0.48
Total/Average			2,768,127	24,454	1.24	11.84	4.04	10.39	15.98	19.28	1,678	538	2,507	1.03	0.77
Southeast - Total/Average			7,688,832	49,039	0.89	7.70	3.99	11.45	19.40	23.12	4,545	3,104	7,299	1.00	1.05